

ABSTRACT OF THE DISCLOSURE

A method for purchasing goods or services by a customer from an E-Merchant, including the steps of: establishing a connection between the customer and the E-Merchant over a distributed public network; the customer deciding to purchase at least one item from the E-Merchant using a charge  
5 card, the charge card having a plurality of associated charge card details; sending at least a part of the charge card details from a computer system of the customer to an authorizer of the charge card; sending a transaction summary of a transaction from the E-Merchant to the authorizer, the transaction including the at least one item; authorizing the transaction, by the authorizer; and sending  
10 a confirmation of the authorizing of the transaction to the E-Merchant, wherein all the above steps are performed such that the E-Merchant is prevented from receiving any part of the charge card details.